

## Standard Reporting Requirements

### Reporting Periods

**B.C.**                                      **Lender's fiscal year**

**Nova Scotia**                              **July 1-June 30**

**Ontario**                                      **January 1- December 31**

<b>Data Required</b>	<b>BC</b>	<b>NS</b>	<b>ONT</b>
Payday lender business/legal name	x	x	x
Payday lender business address	x	x	x
Payday lender license/permit number	x	x	x
Do you act as loan broker for other lenders	x		
How many locations does this license apply to	x		
List all locations- <b>Provide data individually and collectively for all locations</b>	x	x	x
All loans made during previous year	x		x
Total amount of principal on all loans	x		x
Total cost of credit charged for all loans	x		x
Number of individual loan borrowers granted a loan(s) by the branch			x
Number/amount of loans made during year by amount of principal <ul style="list-style-type: none"> <li>\$0-\$500, \$501-\$1000, \$1001-\$1500, total</li> </ul>	x	x	x
Number/amount of loans made during year by terms of loan <ul style="list-style-type: none"> <li>1-7days, 8-14days, 15-21days, 22-30days, 31-62days, 62+days(ONT only), Total</li> </ul>	x		x
Average payday loan term length (in days)			x
Average size of loans granted		x	
Transactions involved in all loans made during the year <ul style="list-style-type: none"> <li>Number of advances made</li> <li>Number of repayments received</li> </ul>	X		
Ancillary products dollar value and number of products sold to borrowers for additional costs <ul style="list-style-type: none"> <li>Number of debit cards issued with loans</li> <li>Number of prepaid credit cards issued with loans</li> <li>Number of bank accounts opened with loans</li> <li>Number of loan repayment insurance policies</li> <li>Total ancillary products sold during year</li> </ul>	X		
Number of loans defaulted on during year <sup>1</sup>	x	x	x
Amount of all defaulted loans <sup>2</sup>	x	x	x
Number of loans written-off as uncollectable during the year	x	x	x
Amount of loans written-off as uncollectable during the year	x	x	x

<sup>1</sup> Whether paid later or not

<sup>2</sup> Whether paid later or not

Average size of loans defaulted			x
Default fees charged during year for all loans <ul style="list-style-type: none"> <li>Dishonored payment fees, Interest charged on loans in arrears, total</li> </ul>	x		x
Default fees collected during year for all loans <ul style="list-style-type: none"> <li>Dishonored payments fees, Interest charged on loans in arrears, total</li> </ul>	x		x
Number/Dollar value of loans written off as uncollectable			x
Number of individuals given multiple loans during year <ul style="list-style-type: none"> <li>1, 2-5, 6-10, 11-15, 16+, Total</li> </ul>	x	x	
Number of Repeat Loans <sup>3</sup> granted		x	x
Number of repeat loans issued/ number of individual borrowers who obtained repeat loans <ul style="list-style-type: none"> <li>Less than 24 hours after repayment of prior loan</li> <li>24-48 hours after repayment of prior loan</li> <li>48-72 hours after repayment of prior loan</li> </ul>		X x x	X X x
Number of borrowers granted repeat loans		x	
Number of borrowers granted repeat loans the following number of times <ul style="list-style-type: none"> <li>1, 2, 3, 4,5,6,7,8+</li> </ul>		x	
Were discounts or incentives offered on borrowers first payday loan (describe incentive)			x
Were discounts or incentives offered on borrowers subsequent payday loans (describe incentives)			x
Did your branch make any unsolicited offers to persons who had not requested a payday loan			x
Did your branch use or purchase third party marketing data to target advertising to potential payday loan customers			x
What portion of your branches revenue is from payday loans(indicate one) <ul style="list-style-type: none"> <li>0-25%, 26-50%, 51-75%, 75-99%, 100%</li> </ul>			x
Does your business offer prescribed loans			x
Total number of prescribed loans issued			x
Total dollar value of prescribed loans issued			x

<sup>3</sup> Repeat Loan is defined differently in Ontario and Nova Scotia.